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AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions, and listings, of claims in the application (deletions indicated by ~~strikeout~~, additions indicated by underlining):

33. (Currently Amended) A method of conducting a financial ~~or commercial~~ transaction between an individual purchaser and a vendor of a product, the method comprising the steps of:

utilizing a computerized banking system comprising a plurality of financial institutions; each of said plurality of financial institutions comprising a computer ~~centre~~ center comprising processing information relating to a plurality of computer based client accounts, an electronic data network interconnecting said financial institutions; and a plurality of ~~data exchange~~ automatic teller machines ~~terminals~~ connected to said network;

utilizing at least one vendor database including product related information connected to the said network;

providing product-related information to ~~the~~ an individual purchaser via one of said automatic teller machines ~~terminals~~;

communicating to the vendor database via the network, product related information regarding a product required by the individual purchaser and which information is provided by the individual purchaser via one of said automatic teller machines ~~terminals~~; and

authorizing payment by the individual purchaser for the product purchased.

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34. (Currently Amended) A method of conducting a financial transaction between ~~a~~an individual purchaser and a vendor of a product, the individual purchaser and the vendor being associated with respective first and second accounts held at respective first and second financial institutions, the method comprising the steps of:

utilizing at least one vendor database including product-related information;

31 linking ~~a data exchange~~an automatic teller machine terminal to the at least one vendor database via a data network linking said first and second financial institutions;

obtaining transaction-related information regarding a product required from the purchaser via the automatic teller machine terminal;

communicating the transaction-related information via the network to the vendor database; and

initiating an electronic transfer of funds from the first account to the second account for the value of the transaction.

35. (Previously presented) A method according to claim 34 wherein the first and second financial institutions comprise the same financial institution.

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36. (Previously presented) A method according to claim 34 wherein the transferring of funds electronically involves debiting the first account and crediting the second account.

37. (Previously presented) A method according to claim 34 including the step of obtaining a code from the purchaser to verify authorization of the transaction.

38. (Previously presented) A method according to claim 34 wherein the funds are transferred electronically between the first and second accounts in real time response at the conclusion of the transaction.

39. (Previously presented) A method according to claim 34 wherein the funds are transferred electronically between the first and second account at a predetermined future time.

82 40. (Currently Amended) A method according to claim 33 wherein the ~~terminal~~ automatic teller machine includes a display, and the method includes the step of displaying at least one enquiry menu on the display to obtain transaction-related information from the purchaser.

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41. (Previously presented) A method according to claim 40 including the step of incorporating icons associated with options relating to the transaction into the at least one enquiry menu so that the purchaser is able to provide the transaction-related information by selecting an icon displayed on the display.

42. (Currently Amended) A method according to claim 40 including the steps of displaying at least part of the product-related information of the display, and updating the product-related information at least one of (a) in real time response or and (b) on the occurrence of a transaction between the purchaser and the vendor.

β³ 43. (Currently Amended) A method according to claim 34 wherein the transaction-related information includes at least product identification information, the value of the product and details of ~~the~~ at least one account to or from which associated with funds are to be electronically transferred.

44. (Currently Amended) A method according to claim 34 including ~~any one or more of the steps of~~ verifying the availability of funds in the account, the availability of at least one of (a) the vendor product and (b) or the qualification of the purchaser to perform the transaction before conclusion of the transaction.

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45. (Previously presented) A method according to claim 34 including the step of printing a record of the transaction which serves as proof of the transaction.

46. (Previously presented) A method according to claim 34 including the step of printing a voucher relating to the transaction which serves as proof of the transaction.

47. (Currently Amended) A method according to claim 34 including the step of reading an indicator at the automatic teller machine~~terminal~~, the indicator being configurable by the purchaser to indicate the transaction-related information.

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48. (Currently Amended) A method according to claim 34 including the step of incorporating the transaction-related information into a statement issued by at least one of the first ~~or~~ and second financial institution to at least one of the purchaser ~~or~~ and the vendor.

49. (Currently Amended) A system for conducting a transaction between ~~a~~ an individual purchaser and a vendor of products, the system comprising:

a computerized banking system comprising:

a plurality of financial institutions;

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each of said plurality of financial institutions comprising a computer ~~centre~~ center
~~comprising maintaining data relating to~~ a plurality of computer based client
accounts;

said computer ~~centres~~ centers being interconnected by an electronic data network;

a plurality of ~~data exchange~~ automatic teller machines terminals connected to an
electronic data network;

at least one vendor database comprising product related information connected to
said electronic data network; and

84 system software providing, via the electronic data network, communication of the
product related information between said plurality of automatic teller machines terminals
and said at least one vendor database, and for initiating payment by the individual
purchaser for products purchased from said vendor database.

50. (Currently Amended) A system for conducting a financial transaction between
~~a an individual~~ purchaser and a vendor of a product, the individual purchaser and the
vendor being associated with respective first and second accounts held at respective first
and second financial institutions, the system comprising:

~~a data exchange~~ an automatic teller machine terminal including at least one data
input and at least one data output;

at least one vendor database including product-related information;

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a communication system which links the automatic teller machine terminal to the at least one vendor database, the first financial institution and the second financial institution; and

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system software providing communication of product-related information of a transaction between the automatic teller machine terminal and the at least one vendor database, and for transferring funds electronically between the first and second accounts to cover the net value of the transaction.

Please cancel claim 51 without prejudice or disclaimer.

51. (Previously presented) A system according to claim 49 wherein the data exchange terminal is a bank service terminal.

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52. (Currently Amended) A system according to claim 50 wherein the communication system comprises an ATM network to which the data-exchange automatic teller machine terminal, the at least one vendor database, and the first and second financial institutions are linked to facilitate the communication therebetween.

53. (Currently Amended) A system according to claim 50 wherein the system software facilitates the transfer of funds electronically between the first and second

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accounts in real time response at the conclusion of the transaction, ~~or at a future~~
~~predetermined time.~~

54. (Previously presented) A system according to claim 50 including a portable storage device adapted to store product-related information and/or at least part of the system software and/or transaction records.

55. (Previously presented) A system according to claim 54 wherein the portable storage device comprises a smart card.

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56. (Currently Amended) A system according to claim 55 wherein the product-related information is accessible via a data output means of the ~~data-exchange~~ automatic teller machine terminal and is updatable at least one of (a) in real time and (b) or on the occurrence of a transaction between the purchaser and the vendor.

57. (Currently Amended) A system according to claim 50 wherein the data output of the ~~data-exchange~~ automatic teller machine terminal includes a screen, and the system software includes menu drivers for producing enquiry menus on the screen using which the purchaser provides transaction-related information via the data input of the ~~data~~ exchange automatic teller machine terminal to the system.

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58. (Previously presented) A system according to claim 57 wherein the enquiry menus include icons associated with transaction options, and the purchaser is able to select a transaction option by selecting an icon using the data input.

59. (Currently Amended) A system according to claim 50 wherein the communication system includes at least one of (a) conventional telephone lines and (b) or dedicated communication lines, and an interface which allows the at least one vendor database to communicate with the ~~data-exchange~~ automatic teller machine terminal utilizing established ATM message protocols.

60. (Currently Amended) A system according to claim 49 wherein the ~~data-exchange~~ automatic teller machine terminal includes a printer which issues a record of the transaction ~~or a voucher~~ which serves as proof of the transaction.

61. (Currently Amended) A system according to claim 50 wherein the data input of the ~~data-exchange terminal~~ automatic teller machine includes a reader for reading an indicator configured by the purchaser to indicate transaction-related information.

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62. (Previously presented) A system according to claim 61 wherein the reader comprises an optical reader, and the indicator comprises a card configurable to visually indicate the transaction-related information.

63. (Currently Amended) A system for conducting a financial ~~or commercial~~ transaction between a purchaser and a vendor of products, the system comprising:
~~an electronic data~~ an electronic banking network including a plurality of automatic teller machine bank service terminals for use by ~~a~~ individual purchasers;

at least one vendor database comprising product related information connected to said electronic ~~data~~ banking network and accessible from said automatic teller machine terminals; and

system software providing communication of product related information between said terminals and said at least one vendor database and for ~~recording~~ authorizing payment by the individual purchaser utilizing said electronic ~~data~~ banking network.
